

National Credit Regulator	
FORM 43: Sect 52(6) Annual Compliance Report	
<b>Industry Group: Credit Bureau</b>	
Line	
1 Name of Registered Entity	
2 NCR Registration Number	
3 DTI Registration Number (CIPRO)	
4 Start of quarter	dd/mm/yyyy
5 End of quarter	dd/mm/yyyy
6 Number of branches registered with NCR	
7 Name of person that completed this form	
8 E-Mail	
9 Contact telephone number	Area Code <input type="text"/> Tel. No. <input type="text"/>

10 Year covered in return:

## 1. Company Profile (Update if Necessary)

1. Please briefly describe the profile of your company (history, mission, ownership, etc.)

(1 page maximum)

## 2. Compliance

## Section 2.1: General Credit Bureau Operations

2.1.1 Please describe the key measures to verify the accuracy of data reported to you by your contractual partners:

(1 page maximum)

2.1.2 Please confirm if you are compliant with the data retention periods as specified in the regulations:

Yes ☐

No ☐

Reasons for not being compliant:

2.1.3 Please describe the key operational resources, procedures and systems in place for keeping the data secure and confidential:

(1 page maximum)

2.1.4 Please confirm that you expunge data you are not allowed to hold in you data bases (such as race, medical history, trade union membership):

Yes ☐

No ☐

Reasons for not being compliant:

**Section 2.2: Accuracy of Credit Information****2.2.1**

Please describe the key operational resources, procedures and systems for the investigation of information challenged by the consumer:

(1 page maximum)

**2.2.2**

What are the estimate average costs and the average time for solving consumer disputes:

Average cost estimate:

Average time estimate:

**2.2.3**

Please describe the key operational resources, procedures and systems to ensure that incorrect information is not repeatedly reflected on the credit bureau:

(1 page maximum)

**2.2.4**

Please the primary causes/sources for inaccuracies and attribute those to the relevant parties as listed below:

Credit providers:  
Consumers:  
Internal Systems:  
Other:

Percentage

**2.2.3**

Please list operational resources, procedures and systems in place for combatting or preventing identity fraud:

(1 page maximum)

**Section 2.3: Non-compliance**

**2.3.1** Are there any areas in which you firm is not compliant or has problems to comply?  
If so please indicate the problem and reasons:

(1 page maximum)

**2.3.2****Please indicate how you intent to solve the non-compliance indicated in 2.3.1****(1 page maximum)****3. General Information****3.1****Please the resources you allocate for the education of the public on credit reporting and credit scoring:****(1 page maximum)****3.2****Please describe the products your company offers to promote the objectives in the National Credit Act, Sect. 13(a):****(1 page maximum)****3.3****List all the credit scoring models you use for producing credit bureau scores and attach a list of all variables that you use per model:****(as required, attach list extra)****4. Optional: Further Questions****4.1****Note any developments in the market you are active in which you might want to bring to the attention of the National Credit Regulator:****(as required)****5. Statistics****Section 5.1: Market Monitoring**

**Note:** Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

**5.1.1 Total number of credit reports sold:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.1.2 Total number of contractual partners that furnish you with information on a regular basis:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.1.3 Total number of natural persons upon who credit reports are stored:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.1.3 Total number of juristic persons upon who credit reports are stored:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**Section 5.2: Inaccuracies**

Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

**5.2.1 Total number of complaints received in respect to credit reports:**

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Total No.						
Valid Complaints (%):						
Proven Invalid Complaints (%):						
Unresolved (%):						

	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Total No.						
Valid Complaints (%):						
Proven Invalid Complaints (%):						
Unresolved (%):						

**5.2.2 Total number of complaints received in respect to judgments:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.3****Total number of cases where incidents were attributed to wrong person:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.4****Total number of cases where the credit report was attributed to wrong person:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.5 Total number of incidents where the amount reported in respect to a judgment is incorrect:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.6 Total number of complaints about proven invalid information that is repeatedly reflected on the credit bureau:**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.7 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.7****Total number of complaints about other instances (not covered by 5.2.1 - 5.2.6)**

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

**5.2.6****Please describe any data problems (associated with the data you provided above) you would like to bring to the attention of the National Credit Regulator:****(1 page maximum)****Declaration**

I/we confirm that:

- I am duly authorized to sign off this compliance report
- this compliance report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the National Credit
- all significant instances of non-compliance are detailed in this report or in the attachments

\_\_\_\_\_ of \_\_\_\_\_ (Credit bureau)  
(Duly Authorized Officer)

# National Credit Regulator

## FORM 44: Sect 70(5) Quarterly Synoptic Report

**Industry Group: Credit Bureau**
**Line**

- 1 Name of Registered Entity
- 2 NCR Registration Number
- 3 DTI Registration Number (CIPRO)
- 4 Number of branches registered with NCR
- 5 Name of person that completed this form
- 6 E-Mail
- 7 Contact telephone number

**Area Code**
**Tel. No.**
**8 Period covered in return?**

Quarter	Reporting Period	Due Date	Tick Field:
1. Quarter	January 1 - March 31	15 May	
2. Quarter	April 1 - 30 June	15 Aug	
3. Quarter	July 1 - September 30	15 Nov	
4. Quarter	October 1 - 31 December	15 Feb	

### 1. General Compliance

#### Section 1.1: Consumer Protection Statistics

##### 1.1.1 Access to Credit Reports

- 1.1.1.1 Total number of credit reports provided to consumers without charge
- 1.1.1.2 Total number of credit reports provided to consumers with charge

Month 1	Month 2	Month 3

##### 1.1.1 Complaints

- 1.1.1.1 Total number of complaints received in reporting period:

**Total No.:**
**Valid Complaints (%):**
**Proven Invalid Complaints (%):**
**Unresolved (%):**

Month 1	Month 2	Month 3

- 1.1.1.1 Total number of complaints received in respect to credit reports
- 1.1.1.3 No. of cases where credit report was allocated to wrong person
- 1.1.1.4 No. of cases where judgment was attributed to wrong person
- 1.1.1.5 No. of cases where any amount reported in record is incorrect
- 1.1.1.6 No. of cases where amount reported in judgment was incorrect
- 1.1.1.7 No. of cases of complaints about proven invalid information that is repeatedly reflected on the credit bureau:

Month 1	Month 2	Month 3

- 1.1.1.8 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):

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- 1.1.1.9 Total number of complaints about other instances (not covered by 5.2.1 - 5.2.6)

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- 1.1.1.10 Name the primary reasons for other complaints:

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## 2. Credit Market Monitoring

### Section 2.1: Credit Market

#### 2.1.1 Total Amount of Credit Stored (mio Rand)

	Month 1	Month 2	Month 3
2.1.1.1 Total Rand value of mortgages granted	R		
2.1.1.2 Total Rand value of credit facilities	R		
* Of which are bank overdrafts	R		
* Of which are credit cards	R		
* Of which are store cards	R		
* Of which are other credit facilities	R		
2.1.1.3 Total Rand value of Unsecured Credit Transactions	R		
2.1.1.4 Total Rand value of other credit granted	R		

#### 2.1.2 Descriptive Statistics: Credit Risk Analysis

	Month 1	Month 2	Month 3
2.1.2.1 Scores for of mortgages granted	Average:		
	Median:		
	Range:		
2.1.2.2 Scores for of credit facilities	Average:		
* Of which are bank overdrafts	Median:		
	Range:		
* Of which are credit cards	Average:		
	Median:		
	Range:		
* Of which are store cards	Average:		
	Median:		
	Range:		
* Of which are other credit facilities	Average:		
	Median:		
	Range:		
2.1.2.3 Scores for of Unsecured Credit Transactions	Average:		
	Median:		
	Range:		
2.1.2.4 Scores for of other credit granted	Average:		
	Median:		
	Range:		
2.1.2.6 Total number of consumers with open and active accounts	Month 1	Month 2	Month 3
2.1.2.7 Total number of consumers with 2 payments in arrears			
2.1.2.8 Total number of consumers with 3 payments in arrears			
2.1.2.9 Total number of consumers with 4 payments in arrears			



## Section 2.2: Credit Reporting Activity

### 2.2.1 General Credit Reporting Information

- 2.2.1.1 Total number of natural persons stored in data base(s)  
- of which are women
- 2.2.1.2 Total number of juristic persons stored in data base(s)
- 2.2.1.3 Total number of contractual partners furnishing information
- 2.2.1.4 Total number of credit reports sold within reporting period
- 2.2.1.5 Total number of credit reports sold with scores within reporting period
- 2.2.1.6 Total number of credit scores sold within reporting period

Month 1	Month 2	Month 3

### 2.2.2 Distribution of Credit Reports

- 2.2.2.1 Total number of credit reports sold to banks
- 2.2.2.2 Total number of credit reports sold to retailers
- 2.2.2.3 Total number of credit reports sold to telecommunication providers
- 2.2.2.4 Total number of credit reports sold to utility companies
- 2.2.2.5 Total number of credit reports sold to insurance companies
- 2.2.2.7 Total number of credit reports sold to employers

Month 1	Month 2	Month 3

## 3. Optional: Further Questions

- 3.1 Are there any developments you would like to bring to the attention of the National Credit Regulator?

### Declaration

I/we confirm that:

- I am duly authorized to sign off this compliance report
- this synoptic report is (to the best of my/our knowledge and belief) accurate and complete
- appropriate procedures and controls have been implemented to comply with the National Credit Act;

\_\_\_\_\_ of \_\_\_\_\_ (Credit bureau)  
Duly Authorized Officer

**National Credit Regulator**

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**In terms of Section 16 and 106 of the National Credit Act**

To be completed quarterly and submitted within 30 days of quarter end.

**Periodic Synoptic Report by Insurer**

Name of Insurance Company

FSB Registration number

Start of reporting period

End of reporting period


**1 Credit insurance information per class of business**

- 1.1 Credit Life<sup>1</sup>  
 1.2 Cover for immovable property<sup>5</sup>  
 1.3 Cover for movable property<sup>5</sup>  
 1.4 Cover for cards, pins and similar<sup>2</sup>  
 1.5 Optional<sup>3</sup>  
 1.6 Combined Cover<sup>4</sup>

R'000	R'000	R'000	R'000
Premiums (Net)	Claims (Net)	Commission (Net)	Other Expenses (Net)

**2 Analysis of claims****2.1 Claims settled and rejected**

- 1.1 Credit Life<sup>1</sup>  
 1.2 Cover for immovable property<sup>5</sup>  
 1.3 Cover for movable property<sup>5</sup>  
 1.4 Cover for cards, pins and similar<sup>2</sup>  
 1.5 Optional<sup>3</sup>  
 1.6 Combined Cover<sup>4</sup>

Claims Received		Claims Rejected		Claims Paid	
Number	R Value	Number	R Value	Number	R Value

**2.2 Primary reasons for claims - Indicate percentage distribution.**

	Death	Unemployment	Disability	Total
Credit Life				100%
	Damage	Theft/Loss	Other	Total
Cover for immovable property				100%
Cover for movable property				100%
Cover for cards, pins and similar <sup>2</sup>				100%
Optional <sup>3</sup>				100%

**2.3 Primary reasons for rejecting claims**

Please indicate the primary reasons for rejecting claims.

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**Notes**

- 1 As defined in the National Credit Act  
 2 Insurance cover for loss or theft of an access card, personal information number, or similar device ; or any loss or theft of credit consequential to a loss or theft of card, personal information or similar device.  
 3 Optional Insurance related to Section 106 (3) of the Act.  
 4 Combined cover: Where premiums are in respect of cover for a combination of 1.1,1.2 and 1.3 it should be shown under 1.6 and not under 1.1. A brief description must also be provided of the combined product

**National Credit Regulator**

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In terms of Section 16 and 106 of the National Credit Act

**Periodic Synoptic Report by Insurer**

Start of reporting period

End of reporting period


**DECLARATION**

I, the undersigned are duly authorised to sign this report.

I declare that this report is a fair and accurate representation of our insurance portfolio.

Name:

Designation

Signature

Date: dd/mm/yyyy


**National Credit Regulator  
Credit Providers Return and  
Financial Statement Submission Schedule**

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RETURNS AND FINANCIAL STATEMENTS				
	Statistical Return		Financial Statements	Financial and Operational - Return
	Quarterly submission	Annual submission	Annual submission	Annual Submission
Small credit providers		X	X	X
Developmental Lenders	X		X	X
Medium and large credit providers	X		X	X

**Periods covered by returns and due dates**

Name of FORM			Due within
Statistical Return - Quarterly	Q1	1 January - 31 March	1 and 1/2 Calender month
	Q2	1 April- 30 June	1 and 1/2 Calender month
	Q3	1 July - 30 September	1 and 1/2 Calender month
	Q4	1 October - 31 December	1 and 1/2 Calender month
Statistical Return- Annually	1 January to 31 December		1 and 1/2 Calender month
Annual Financial Statements- Annual	Financial year of credit provider		Within six months YE
Financial and Operational Return - Annual	Financial year of credit provider		Within six months YE